



# Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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**BHC Name** [HEARTLAND FINANCIAL USA, INC.](#)

**City/State** [DUBUQUE, IA](#)

## Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [19,230,879](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [11](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[HEARTLAND FINANCIAL USA, INC.](#)

[1398 CENTRAL AVENUE](#)

[DUBUQUE, IA 52001](#)

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## Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000) .....	19,229,872	17,964,723	18,504,736	14,777,102	12,016,964
Net income (\$000) .....	43,089	52,814	219,923	137,938	149,129
Number of BHCs in peer group .....	134	133	130	128	125

	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.85	2.55	68	3.15	2.67	78	3.07	2.60	82	3.36	2.77	86	3.65	3.01	80
+ Non-interest income .....	0.66	0.97	39	0.67	1.13	30	0.67	1.04	32	0.72	1.21	30	1.05	1.32	50
- Overhead expense .....	2.30	2.18	65	2.28	2.28	55	2.34	2.17	65	2.49	2.57	56	3.06	2.69	73
- Provision for credit losses .....	0.07	0.04	71	-0.01	-0.12	58	-0.09	-0.09	43	0.44	0.51	42	0.14	0.15	57
+ Securities gains (losses) .....	0.06	0	98	0	0.01	6	0.03	0.01	92	0.05	0.02	79	0.06	0.01	94
+ Other tax equivalent adjustments .....	0.19	0	99	0	0	48	0	0	46	0	0	48	0	0	84
= Pretax net operating income (tax equivalent) .....	1.38	1.35	53	1.56	1.78	39	1.53	1.66	43	1.21	1.04	61	1.57	1.56	48
Net operating income .....	0.90	1.03	36	1.18	1.36	36	1.19	1.26	46	0.93	0.81	60	1.24	1.19	52
Net income .....	0.90	1.02	36	1.18	1.35	37	1.19	1.26	46	0.93	0.82	59	1.24	1.19	52
Net income (Subchapter S adjusted) .....		1.74			1.78			1.97			1.18			1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.21	2.96	63	3.59	3.18	73	3.47	3.06	75	3.98	3.55	75	4.76	4.41	73
Interest expense .....	0.15	0.20	38	0.19	0.29	32	0.16	0.25	34	0.33	0.52	24	0.74	1.08	26
Net interest income (tax equivalent) .....	3.06	2.75	70	3.40	2.88	81	3.31	2.80	80	3.65	3.01	86	4.02	3.33	79
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.49	0.09	93	0.06	0.16	37	0.04	0.11	32	0.32	0.27	68	0.11	0.21	42
Earnings coverage of net loan and lease losses (X) .....	4.74	38.54	27	47.01	25.70	76	67.56	39.72	76	8.29	22.91	37	24.41	24.40	67
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	0.99	1.20	29	1.30	1.49	36	1.11	1.23	41	1.31	1.58	34	0.84	0.83	52
Allowance for loan and lease losses / Total loans and leases .....	0.99	1.17	31	1.29	1.47	38	1.10	1.20	42	1.31	1.55	37	0.84	0.81	51
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.64	0.47	77	0.97	0.70	74	0.71	0.49	79	0.93	0.71	75	0.99	0.57	87
30–89 days past due loans and leases / Total loans and leases .....	0.10	0.32	19	0.16	0.33	28	0.08	0.32	9	0.23	0.39	33	0.33	0.43	47
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	0.41	-1.97	60	-3.80	-0.51	44	-1.65	-2.33	54	-2.28	3.20	35	-2.40	14.45	10
Net short-term noncore funding dependence .....	-0.12	-6.65	73	-5.11	-6.88	54	-2.22	-7.71	65	-4.33	-4.76	46	-4.01	3.38	22
Net loans and leases / Total assets .....	52.52	59.31	27	54.61	60.99	26	51.19	58.67	25	55.56	61.58	24	63.02	63.77	35
<b>Capitalization</b>															
Tier 1 leverage ratio .....	8.71	9.06	43	8.40	9.15	30	8.57	8.98	41	9.02	9.13	48	10.10	9.76	63
Holding company equity capital / Total assets .....	10.05	10.29	45	11.27	10.72	60	11.32	10.71	60	11.61	11.16	60	11.95	12.43	43
Total equity capital (including minority interest) / Total assets .....	10.05	10.40	44	11.27	10.85	57	11.32	10.82	58	11.61	11.29	58	11.95	12.57	42
Common equity tier 1 capital / Total risk-weighted assets .....	11.46	12.21	43	11.47	12.57	36	11.53	12.42	37	10.92	12.38	29	10.88	12.17	29
Net loans and leases / Equity capital (X) .....	5.23	5.82	38	4.85	5.73	32	4.52	5.53	31	4.79	5.58	34	5.27	5.21	55
Cash dividends / Net income .....	31.16	33.45	42	21.34	23.13	41	22.08	28.27	38	24.59	42.30	26	16.50	33.12	21
Cash dividends / Net income (Subchapter S adjusted) .....		28.47			14.81			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets .....	5.41	9.35	49	37.23	16.49	89	7.63	10.50	45	35.57	16.68	89	15.79	9.26	78
Equity capital .....	-6.05	4.03	23	32.34	9.13	92	4.95	7.46	51	31.75	6.99	94	19.09	10.49	82
Net loans and leases .....	1.37	6.29	35	20.04	7.22	83	-0.84	3.36	40	19.52	9.07	82	11.50	9.10	69
Noncore funding .....	8.24	-10.65	81	38.06	-25.09	95	-42.68	-14.79	19	44.92	-12.18	94	-6.24	6.59	28
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0.05	0.49	81	1.02	0.52	83	0.02	0.57	77	1.06	0.77	79	0	1.02	36
Long-term debt / Equity capital .....	12.01	11.08	63	4.71	11.33	35	10.24	10.95	56	4.69	13.56	31	8.04	13.04	57
Equity investment in subsidiaries / Equity capital .....	105.07	103.47	63	108.13	102.85	79	103.71	103.22	57	107.48	102.81	78	111.90	103.22	87
Cash from ops + noncash items + op expense / Op expense + dividends .....	34.65	125.04	22	79.83	98.58	38	146.06	154.48	53	120.56	147.24	45	159.19	190.27	41

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	101,987	111,916	442,282	422,410	423,042	-8.87	52.53
Income from lease financing receivables.....	354	495	1,743	2,380	1,357	-28.48	
Fully taxable income on loans and leases.....	100,571	110,288	436,161	416,708	415,726	-8.81	54.86
Tax-exempt income on loans and leases.....	1,770	2,123	7,864	8,082	8,673	-16.63	-7.72
Estimated tax benefit on income on loans and leases.....	470	564	2,090	2,148	2,306	-16.62	-50.65
Income on loans and leases (tax equivalent).....	102,811	112,975	446,115	426,938	426,705	-9.00	51.60
Investment interest income (tax equivalent).....	39,506	35,619	146,593	113,220	84,634	10.91	145.27
Interest on balances due from depository institutions.....	71	66	344	924	6,695	7.58	-66.03
Interest income on other earning assets.....	993	553	2,920	996	1,224	79.57	254.64
Total interest income (tax equivalent).....	143,381	149,213	595,972	542,078	519,258	-3.91	69.86
Interest on time deposits of \$250K or more .....	475	954	2,773	4,323	5,094	-50.21	-16.08
Interest on time deposits < \$250K.....	108	1,009	2,962	9,406	11,571	-89.30	-89.80
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	2,394	2,432	9,063	16,557	47,069	-1.56	13.73
Interest on other borrowings and trading liabilities.....	1,423	2,348	7,547	10,179	12,363	-39.40	-41.13
Interest on subordinated debt and mandatory convertible securities .....	2,183	1,104	5,855	4,418	4,503	97.74	58.53
Total interest expense.....	6,583	7,847	28,200	44,883	80,600	-16.11	-12.51
Net interest income (tax equivalent).....	136,798	141,366	567,772	497,195	438,658	-3.23	77.92
Non-interest income.....	31,934	30,263	123,818	106,757	126,438	5.52	38.85
Adjusted operating income (tax equivalent) .....	168,732	171,629	691,590	603,952	565,096	-1.69	68.92
Overhead expense.....	110,751	102,229	432,663	367,290	367,574	8.34	55.27
Provision for credit losses.....	3,245	-648	-17,575	65,638	16,657		-10.88
Securities gains (losses) .....	2,872	-30	5,910	7,793	7,658		15.71
Other tax equivalent adjustments .....	8,990	0	0	0	2		
Pretax net operating income (tax equivalent).....	66,315	69,908	282,470	179,457	189,050	-5.14	142.02
Applicable income taxes .....	12,117	15,333	55,335	36,053	34,990	-20.97	119.11
Tax equivalent adjustments .....	11,109	1,761	7,212	5,466	4,931	530.83	187.72
Applicable income taxes (tax equivalent).....	23,226	17,094	62,547	41,519	39,921	35.87	147.32
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	43,089	52,814	219,923	137,938	149,129	-18.41	139.25
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	43,089	52,814	219,923	137,938	149,129	-18.41	139.25
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	43,089	52,814	219,923	137,938	149,129	-18.41	139.25
Investment securities income (tax equivalent).....	39,506	35,619	146,593	113,220	84,634	10.91	145.27
US Treasury and agency securities (excluding mortgage-backed securities) .....	309	521	1,336	2,243	4,783	-40.69	-43.82
Mortgage-backed securities .....	24,438	22,093	90,313	74,417	58,876	10.61	318.10
All other securities .....	14,759	13,005	54,944	36,560	20,975	13.49	51.97
Cash dividends declared.....	13,428	11,273	48,559	33,919	24,607	19.12	363.03
Common .....	11,415	9,260	40,509	29,468	24,607	23.27	296.22
Preferred.....	2,013	2,013	8,050	4,451	0	0.00	10494.74

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.98	2.75	66	3.32	2.96	73	3.22	2.85	75	3.67	3.27	75	4.32	4	72
Less: Interest expense .....	0.14	0.19	39	0.17	0.27	33	0.15	0.23	34	0.30	0.48	24	0.67	0.98	28
Equals: Net interest income (tax equivalent) .....	2.85	2.55	68	3.15	2.67	78	3.07	2.60	82	3.36	2.77	86	3.65	3.01	80
Plus: Non-interest income .....	0.66	0.97	39	0.67	1.13	30	0.67	1.04	32	0.72	1.21	30	1.05	1.32	50
Equals: adjusted operating income (tax equivalent) .....	3.51	3.56	59	3.82	3.87	54	3.74	3.70	59	4.09	4.04	58	4.70	4.41	71
Less: Overhead expense .....	2.30	2.18	65	2.28	2.28	55	2.34	2.17	65	2.49	2.57	56	3.06	2.69	73
Less: Provision for credit losses .....	0.07	0.04	71	-0.01	-0.12	58	-0.09	-0.09	43	0.44	0.51	42	0.14	0.15	57
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	99	0	0	50	0	0	49	0	0	98	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0.06	0	98	0	0.01	5	0.03	0.01	92	0.05	0.02	78	0.06	0.01	94
Plus: other tax equivalent adjustments .....	0.19	0	99	0	0	48	0	0	46	0	0	48	0	0	84
Equals: Pretax net operating income (tax equivalent) .....	1.38	1.35	53	1.56	1.78	39	1.53	1.66	43	1.21	1.04	61	1.57	1.56	48
Less: Applicable income taxes (tax equivalent) .....	0.48	0.31	91	0.38	0.40	48	0.34	0.38	38	0.28	0.23	64	0.33	0.36	39
Less: Minority interest .....	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income .....	0.90	1.03	36	1.18	1.36	36	1.19	1.26	46	0.93	0.81	60	1.24	1.19	52
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income .....	0.90	1.02	36	1.18	1.35	37	1.19	1.26	46	0.93	0.82	59	1.24	1.19	52
Memo: Net income (last four quarters) .....	1.12	1.17	44	1.07	1.07	52	1.19	1.26	46	0.93	0.82	59	1.24	1.19	52
Net income—BHC and noncontrolling (minority) interest .....	0.90	1.04	34	1.18	1.37	37	1.19	1.27	45	0.93	0.83	59	1.24	1.20	52
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	93.01	93.16	51	92.59	93.08	44	92.82	93.08	48	92.20	92.32	48	90.83	91.05	46
Average interest-bearing funds / Average assets .....	55.27	60.43	26	55.21	62.97	18	54.25	61.99	19	57.81	64.06	23	59.61	65.57	24
Interest income (tax equivalent) / Average earning assets .....	3.21	2.96	63	3.59	3.18	73	3.47	3.06	75	3.98	3.55	75	4.76	4.41	73
Interest expense / Average earning assets .....	0.15	0.20	38	0.19	0.29	32	0.16	0.25	34	0.33	0.52	24	0.74	1.08	26
Net interest income (tax equivalent) / Average earning assets .....	3.06	2.75	70	3.40	2.88	81	3.31	2.80	80	3.65	3.01	86	4.02	3.33	79
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.09	3.88	68	4.54	4.05	78	4.48	4.01	79	4.73	4.27	77	5.50	5.09	77
Interest-bearing bank balances .....	0.08	0.18	8	0.14	0.10	87	0.17	0.14	83	0.62	0.27	92	2.77	2.04	84
Federal funds sold and reverse repos .....	0	0.28	20	0.03	0.26	43	0.03	0.25	32	0	0.68	7	2.86	2.44	72
Trading assets .....	0	0.43	27	0	0.39	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets .....	3.16	2.93	65	3.55	3.15	73	3.43	3.04	75	3.94	3.51	75	4.71	4.36	74
Investment securities (tax equivalent) .....	2.08	1.78	76	2.22	1.84	77	2.11	1.77	76	2.62	2.25	80	2.99	2.76	72
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.36	1.09	73	0.97	1.30	34	1.11	1.14	48	1.32	1.75	30	3.05	2.32	85
Mortgage-backed securities .....	1.89	1.67	76	2.63	1.60	95	2.17	1.57	89	3.08	2.05	97	3.65	2.61	98
All other securities .....	2.65	2.75	51	1.83	2.93	13	2.02	2.81	26	1.73	3.24	8	1.87	4.06	5
Interest-bearing deposits .....	0.12	0.16	42	0.19	0.26	38	0.16	0.21	40	0.39	0.53	35	0.95	1.10	42
Time deposits of \$250K or more .....	0.60	0.48	71	0.98	0.82	65	0.78	0.66	67	1.42	1.42	45	1.81	1.96	34
Time deposits < \$250K .....	0.06	0.44	3	0.48	0.78	19	0.38	0.62	22	1.14	1.36	27	1.38	1.82	22
Other domestic deposits .....	0.11	0.13	51	0.12	0.17	36	0.11	0.15	40	0.24	0.36	32	0.84	0.93	44
Foreign deposits .....	0	0.14		0	0.13		0	0.14		0	0.42		0	1.19	
Federal funds purchased and repos .....	0.19	0.16	75	8	0.18	99	5.45	0.17	98	4.84	0.62	97	20.58	1.86	99
Other borrowed funds and trading liabilities .....	-0.03	1.14	1	0.12	1.38	11	0.06	1.27	9	0.13	1.50	3	0.23	2.38	3
All interest-bearing funds .....	0.25	0.31	42	0.32	0.42	36	0.28	0.37	40	0.53	0.74	28	1.13	1.49	28

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019			
<b>Non-interest Income and Expenses</b>												
Total non-interest income .....	31,934		30,263		123,818		106,757		126,438			
Fiduciary activities income .....	6,079		5,777		24,417		20,862		19,399			
Service charges on deposit accounts - domestic .....	7,195		6,482		27,291		23,468		24,192			
Trading revenue.....	0		0		0		0		0			
Investment banking fees and commissions.....	724		698		2,960		2,158		3,000			
Insurance activities revenue.....	145		155		586		598		786			
Venture capital revenue.....	0		0		0		0		0			
Net servicing fees .....	286		838		3,276		2,977		4,806			
Net securitization income .....	1,931		77		1,065		1,103		2,435			
Net gains (losses) on sales of loans, OREO, other assets.....	5,206		7,244		23,523		22,772		33,422			
Other non-interest income.....	10,368		8,992		40,700		32,819		38,398			
Total overhead expenses .....	110,751		102,229		432,663		367,290		367,574			
Personnel expense.....	66,514		59,596		240,692		203,066		201,157			
Net occupancy expense.....	10,882		11,626		43,952		40,026		38,743			
Goodwill impairment losses .....	0		0		0		0		0			
Amortization expenses and impairment loss (other intangible assets).....	2,054		2,516		9,395		10,670		11,972			
Other operating expenses.....	31,301		28,491		138,624		113,528		115,702			
Fee income on mutual funds and annuities.....	246		294		1,167		1,022		1,451			
<b>Memoranda</b>												
Assets under management in proprietary mutual funds and annuities .....	0		0		0		0		0			
Number of equivalent employees .....	2,208		2,131		2,249		2,013		1,908			
Average personnel expense per employee.....	30.12		27.97		107.02		100.88		105.43			
Average assets per employee.....	8,709.18		8,430.18		8,227.98		7,340.84		6,298.20			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>												
Mutual fund fee income / Non-interest income .....	0.77	2.26	35	0.97	2.10	40	0.94	2.17	40	0.96	2.02	41
Overhead expenses / Net Interest Income + non-interest income .....	66.47	61.09	70	60.18	59.31	54	63.22	59.28	65	61.37	62.28	48
<b>Percent of Average Assets</b>												
Total overhead expense .....	2.30	2.18	65	2.28	2.28	55	2.34	2.17	65	2.49	2.57	56
Personnel expense.....	1.38	1.21	74	1.33	1.28	58	1.30	1.21	65	1.37	1.30	60
Net occupancy expense.....	0.23	0.23	51	0.26	0.24	58	0.24	0.23	54	0.27	0.26	56
Other operating expenses.....	0.69	0.71	61	0.69	0.73	58	0.80	0.72	71	0.84	0.94	58
Overhead less non-interest income .....	1.64	1.18	86	1.60	1.10	85	1.67	1.10	90	1.76	1.25	82
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>												
Total overhead expense .....	65.64	60.59	69	59.56	58.69	54	62.56	58.83	65	60.81	61.82	50
Personnel expense.....	39.42	33.94	78	34.72	33.28	56	34.80	32.93	60	33.62	32.36	51
Net occupancy expense.....	6.45	6.43	51	6.77	6.42	57	6.36	6.23	51	6.63	6.58	52
Other operating expenses.....	19.77	19.35	59	18.07	18.45	54	21.40	19.18	67	20.56	22.28	57
Total non-interest income .....	18.93	26.24	36	17.63	28.42	27	17.90	27.67	29	17.68	28.83	27
Fiduciary activities income .....	3.60	2.31	72	3.37	2.15	71	3.53	2.20	70	3.45	2.09	72
Service charges on domestic deposit accounts .....	4.26	3.51	60	3.78	3.21	58	3.95	3.27	59	3.89	3.27	62
Trading revenue.....	0	0.53	34	0	0.97	24	0	0.62	27	0	1.28	25
Investment banking fees and commissions.....	0.43	2.33	28	0.41	2.51	27	0.43	2.58	27	0.36	2.46	24
Insurance activities revenue.....	0.09	0.38	57	0.09	0.38	54	0.08	0.36	52	0.10	0.41	54
Venture capital revenue.....	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44
Net servicing fees .....	0.17	1.49	39	0.49	0.99	60	0.47	0.60	64	0.49	0.01	82
Net securitization income .....	1.14	0	99	0.04	0.01	91	0.15	0.01	94	0.18	0	94
Net gain (loss) - sales of loans, OREO, and other assets .....	3.09	1.74	79	4.22	3.74	63	3.40	3.30	58	3.77	3.92	62
Other non-interest income.....	6.14	8.92	40	5.24	8.65	33	5.88	9.27	30	5.43	9.65	29
Overhead less non-interest income .....	46.71	33.42	84	41.93	29.66	83	44.66	30.52	89	43.14	31.93	79
Applicable income taxes / Pretax net operating income (tax equivalent).....	18.27	20.83	23	21.93	21.04	56	19.59	21.18	31	20.09	18.63	55
Applicable income tax + TE / Pretax net operating income + TE .....	35.02	22.92	98	24.45	22.74	72	22.14	22.67	41	23.14	21.18	62

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change
		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans .....	6,873,000	6,084,716	6,668,366	6,136,138	5,451,228	12.96	93.77
Commercial and industrial loans .....	2,403,687	3,113,360	2,371,175	3,043,938	2,047,485	-22.79	101.33
Loans to individuals .....	139,569	138,595	144,458	139,895	136,765	0.70	-12.47
Loans to depository institutions and acceptances of other banks .....	0	2,000	0	2,000	0	-100.00	
Agricultural loans .....	291,191	286,066	311,972	311,639	275,863	1.79	20.63
Other loans and leases .....	492,623	485,382	480,241	465,334	490,241	1.49	80.74
Less: Unearned income .....	0	16,626	0	17,944	6,917	-100.00	-100.00
Loans and leases, net of unearned income .....	10,200,070	10,093,493	9,976,212	10,081,000	8,394,665	1.06	88.52
Less: Allowance for loan and lease losses .....	100,522	130,172	110,088	131,606	70,395	-22.78	82.77
Net loans and leases .....	10,099,548	9,963,321	9,866,124	9,949,394	8,324,270	1.37	88.58
Debt securities that reprice or mature in over 1 year .....	6,848,654	5,459,441	7,114,592	5,145,172	2,725,450	25.45	244.46
Mutual funds and equity securities .....	20,531	20,543	20,787	19,629	18,436	-0.06	33.52
Subtotal .....	16,968,733	15,443,305	17,001,503	15,114,195	11,068,156	9.88	130.58
Interest-bearing bank balances .....	409,237	272,823	274,598	102,316	175,691	50.00	235.73
Federal funds sold and reverse repos .....	0	0	0	19,473	0	-100.00	
Debt securities that reprice or mature within 1 year .....	242,643	980,652	484,504	1,056,865	665,034	-75.26	57.35
Trading assets .....	11,565	23,440	23,574	45,196	16,544	-50.66	597.53
Total earning assets .....	17,632,178	16,720,220	17,784,179	16,338,045	11,925,425	5.45	130.87
Non-interest-bearing cash and due from depository institutions .....	198,559	198,177	163,895	219,243	206,607	0.19	114.47
Premises, fixed assets, and leases .....	247,156	244,829	238,457	247,651	223,725	0.95	49.41
Other real estate owned .....	1,422	6,236	1,927	6,624	6,914	-77.20	-87.29
Investment in unconsolidated subsidiaries .....	0	0	0	0	0		
Intangible and other assets .....	1,151,564	1,075,013	1,086,091	1,096,827	846,926	7.12	152.84
Total assets .....	19,230,879	18,244,427	19,274,549	17,908,339	13,209,597	5.41	129.98
Quarterly average assets .....	19,229,872	17,964,723	19,151,691	16,401,152	12,798,770	7.04	133.56
Average loans and leases (YTD) .....	10,043,594	9,952,152	9,957,574	9,034,557	7,758,893	0.92	87.18
<b>Memoranda</b>							
Loans held-for-sale .....	22,685	43,037	21,640	57,949	26,748	-47.29	-53.71
Loans not held-for-sale .....	10,177,385	10,050,456	9,954,572	10,023,051	8,367,917	1.26	89.82
Real estate loans secured by 1–4 family .....	1,134,998	1,094,088	1,125,821	1,173,080	1,165,592	3.74	14.28
Commercial real estate loans .....	5,263,983	4,594,524	5,100,383	4,560,918	3,995,662	14.57	127.77
Construction and land development .....	841,362	793,513	854,882	861,718	1,027,081	6.03	70.11
Multifamily .....	244,374	261,526	218,129	263,383	228,486	-6.56	75.60
Nonfarm nonresidential .....	4,178,247	3,539,485	4,027,372	3,435,817	2,740,095	18.05	149.10
Real estate loans secured by farmland .....	474,019	396,104	442,162	402,140	289,974	19.67	95.22
Total investment securities .....	7,111,828	6,460,636	7,619,883	6,221,666	3,408,920	10.08	229.58
U.S. Treasury securities .....	1,001	1,019	1,008	2,026	8,502	-1.77	-90.46
US agency securities (excluding mortgage-backed securities) .....	86,109	212,292	193,384	166,779	184,677	-59.44	-38.88
Municipal securities .....	1,719,702	1,823,330	2,169,743	1,724,118	798,514	-5.68	105.90
Mortgage-backed securities .....	4,954,617	3,366,649	4,817,469	3,231,306	1,702,413	47.17	330.01
Asset-backed securities .....	317,420	1,028,213	409,653	1,069,266	691,578	-69.13	
Other debt securities .....	12,448	8,590	7,839	8,542	4,800	44.91	242.17
Mutual funds and equity securities .....	20,531	20,543	20,787	19,629	18,436	-0.06	33.52
Available-for-sale securities .....	7,009,512	6,354,752	7,514,387	6,113,147	3,299,160	10.30	269.47
U.S. Treasury securities .....	1,001	1,019	1,008	2,026	8,502	-1.77	-90.46
US agency securities (excluding mortgage-backed securities) .....	86,109	212,292	193,384	166,779	184,677	-59.44	-38.88
Municipal securities .....	1,637,917	1,737,989	2,085,034	1,635,228	707,190	-5.76	185.06
Mortgage-backed securities .....	4,954,617	3,366,649	4,817,469	3,231,306	1,702,413	47.17	330.01
Asset-backed securities .....	317,420	1,028,213	409,653	1,069,266	691,578	-69.13	
Other debt securities .....	12,448	8,590	7,839	8,542	4,800	44.91	242.17
Mutual funds and equity securities .....	0	0	0	0	0	-100.00	
Held-to-maturity securities appreciation (depreciation) .....	4,702	9,742	9,430	11,150	9,161	-51.73	-61.40
Available-for-sale securities appreciation (depreciation) .....	-386,645	12,910	-5,966	103,750	1,362		
Structured notes, fair value .....	0	0	0	0	0		
Pledged securities .....	1,223,334	1,784,102	1,657,999	2,121,418	509,646	-31.43	79.61

## Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	6,376,249	6,175,946	6,495,326	5,688,810	3,543,863	3.24	174.93
NOW, ATS and transaction accounts .....	1,155,433	785,475	884,254	865,636	660,750	47.10	1456.37
Time deposits less brokered deposits < \$250K .....	478,951	830,132	706,536	867,446	881,305	-42.30	11.71
MMDA and other savings accounts .....	8,080,994	7,393,776	8,013,655	7,154,068	5,646,675	9.29	109.03
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	16,091,627	15,185,329	16,099,771	14,575,960	10,732,593	5.97	140.60
Time deposits of \$250K or more .....	315,114	373,713	317,482	403,940	298,291	-15.68	75.74
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	95,466	102,308	122,997	120,392	86,936	-6.69	-43.65
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	17,256	65,115	14,586	75,421	100,692	-73.50	10.64
Other borrowings w/remaining maturity over 1 year .....	33,755	125,438	22,630	233,686	75,759	-73.09	-25.89
Brokered deposits < \$250K .....	259,943	9	2	5	13,447	999999.00	16.88
Noncore funding .....	721,534	666,583	477,697	833,444	575,125	8.24	14.12
Trading liabilities .....	11,565	23,440	23,574	45,196	16,544	-50.66	597.53
Subordinated notes and debentures + trust preferred securities .....	369,918	221,031	369,581	220,751	219,629	67.36	79.13
Other liabilities .....	104,378	91,837	121,748	153,757	87,569	13.66	100.97
Total liabilities .....	17,299,022	16,188,220	17,092,371	15,829,108	11,631,460	6.86	128.20
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	110,705	110,705	110,705	110,705	0	0.00	11702.24
Common stock .....	42,370	42,174	42,275	42,094	36,704	0.46	58.84
Common surplus .....	1,073,048	1,063,497	1,071,956	1,062,083	839,857	0.90	205.34
Retained earnings .....	992,655	833,171	962,994	791,630	702,502	19.14	130.20
Accumulated other comprehensive income .....	-286,921	6,660	-5,752	72,719	-926		
Other equity capital components .....	0	0	0	0	0		
Total holding company equity capital .....	1,931,857	2,056,207	2,182,178	2,079,231	1,578,137	-6.05	147.26
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	1,931,857	2,056,207	2,182,178	2,079,231	1,578,137	-6.05	147.26
Total liabilities and capital .....	19,230,879	18,244,427	19,274,549	17,908,339	13,209,597	5.41	129.98
<b>Memoranda</b>							
Non-interest-bearing deposits .....	6,376,250	6,175,946	6,495,326	5,688,810	3,543,863	3.24	174.93
Interest-bearing deposits .....	10,290,434	9,383,105	9,921,929	9,291,095	7,500,468	9.67	115.71
Total deposits .....	16,666,684	15,559,051	16,417,255	14,979,905	11,044,331	7.12	135.08
Long-term debt that reprices within 1 year .....	17,805	46,045	15,832	76,966	103,794	-61.33	-32.68
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	2,182,178	2,079,231	2,079,231	1,578,137	1,325,175		
Accounting restatements .....	0	0	0	-14,891	-1,272		
Net income .....	43,089	52,814	219,923	137,938	149,129		
Net sale of new perpetual preferred stock .....	0	0	0	110,705	0		
Net sale of new common stock .....	274	196	2,773	3,004	661		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	217,202	92,258		
Less: Dividends declared .....	13,428	11,273	48,559	33,919	24,607		
Change in other comprehensive income .....	-281,169	-66,059	-78,471	73,645	30,723		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	913	1,298	7,281	7,410	6,070		
Holding company equity capital, ending balance .....	1,931,857	2,056,207	2,182,178	2,079,231	1,578,137		

## Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	35.74	37.11	44	33.35	36.10	39	34.60	36.25	41	34.26	36.22	40	41.27	37.78	46
Commercial and industrial loans .....	12.50	10.78	65	17.06	13.88	66	12.30	10.76	64	17	13.52	68	15.50	12.02	69
Loans to individuals .....	0.73	3.61	34	0.76	3.42	34	0.75	3.36	38	0.78	3.40	34	1.04	4.20	34
Loans to depository institutions and acceptances of other banks .....	0	0.02	34	0.01	0.02	81	0	0.02	34	0.01	0.03	79	0	0.04	29
Agricultural loans.....	1.51	0.17	93	1.57	0.19	93	1.62	0.18	93	1.74	0.19	93	2.09	0.24	93
Other loans and leases.....	2.56	4.19	42	2.66	4.29	42	2.49	4.47	38	2.60	4.63	40	3.71	5.01	46
Net loans and leases.....	52.52	59.31	27	54.61	60.99	26	51.19	58.67	25	55.56	61.58	24	63.02	63.77	35
Debt securities over 1 year.....	35.61	19.47	91	29.92	16.70	91	36.91	19.46	94	28.73	15.55	93	20.63	14.60	82
Mutual funds and equity securities .....	0.11	0.06	74	0.11	0.06	74	0.11	0.06	74	0.11	0.05	77	0.14	0.06	80
Subtotal .....	88.24	80.04	85	84.65	78.43	76	88.21	79.22	89	84.40	78.16	69	83.79	79.65	50
Interest-bearing bank balances .....	2.13	7.18	17	1.50	9.08	8	1.42	8.50	8	0.57	7.51	3	1.33	3.06	33
Federal funds sold and reverse repos .....	0	0.55	27	0	0.50	27	0	0.54	28	0.11	0.82	72	0	1.57	25
Debt securities 1 year or less .....	1.26	1.65	56	5.38	1.59	91	2.51	1.56	75	5.90	1.68	92	5.03	1.91	87
Trading assets .....	0.06	0.52	51	0.13	0.56	49	0.12	0.49	52	0.25	1.01	46	0.13	1.19	44
Total earning assets.....	91.69	91.28	59	91.65	91.48	53	92.27	91.77	58	91.23	91.05	55	90.28	89.53	59
Non-interest cash and due from depository institutions.....	1.03	0.96	62	1.09	1	56	0.85	0.82	54	1.22	1.07	58	1.56	1.14	79
Other real estate owned.....	0.01	0.01	57	0.03	0.02	78	0.01	0.01	62	0.04	0.02	75	0.05	0.03	76
All other assets.....	7.28	7.70	42	7.27	7.44	49	6.88	7.35	45	7.54	7.82	45	8.16	9.27	36
<b>Memoranda</b>															
Short-term investments .....	3.39	10.28	16	6.87	11.92	28	3.94	11.47	17	6.58	11.17	30	6.36	7.63	57
U.S. Treasury securities.....	0.01	1.80	21	0.01	0.98	32	0.01	1.47	24	0.01	0.84	39	0.06	1.03	41
US agency securities (excluding mortgage-backed securities) .....	0.45	0.79	54	1.16	0.73	74	1	0.82	69	0.93	0.63	73	1.40	0.54	83
Municipal securities .....	8.94	1.72	94	9.99	1.77	96	11.26	1.73	96	9.63	1.69	96	6.04	1.34	92
Mortgage-backed securities .....	25.76	14.04	88	18.45	12.38	77	24.99	14.14	84	18.04	11.75	80	12.89	11.44	59
Asset-backed securities .....	1.65	0.56	83	5.64	0.35	97	2.13	0.50	87	5.97	0.32	98	5.24	0.28	97
Other debt securities .....	0.06	0.55	38	0.05	0.46	41	0.04	0.53	35	0.05	0.42	43	0.04	0.39	42
Loans held-for-sale.....	0.12	0.40	47	0.24	0.46	46	0.11	0.55	40	0.32	0.52	47	0.20	0.39	48
Loans held for investment .....	52.92	59.15	28	55.09	61.15	24	51.65	58.06	27	55.97	61.72	25	63.35	63.50	36
Real estate loans secured by 1–4 family .....	5.90	11.67	25	6	11.69	26	5.84	11.46	28	6.55	11.91	27	8.82	13.29	31
Revolving .....	1.14	1.40	51	1.21	1.51	52	1.10	1.42	51	1.30	1.66	50	1.92	2.07	52
Closed-end, secured by first liens .....	4.41	9.94	23	4.55	9.76	26	4.42	9.67	26	5.02	9.81	28	6.50	10.69	29
Closed-end, secured by junior liens .....	0.36	0.17	83	0.23	0.21	71	0.33	0.17	83	0.23	0.22	66	0.40	0.28	74
Commercial real estate loans .....	27.37	23.42	60	25.18	22.27	60	26.46	22.69	58	25.47	22.22	56	30.25	22.23	65
Construction and land development.....	4.38	3.49	62	4.35	3.32	65	4.44	3.34	65	4.81	3.40	70	7.78	3.44	88
Multifamily.....	1.27	3.52	28	1.43	3.21	32	1.13	3.57	26	1.47	3.12	32	1.73	3.01	42
Nonfarm nonresidential .....	21.73	15.11	72	19.40	14.77	67	20.89	14.57	73	19.19	14.72	65	20.74	14.69	67
Real estate loans secured by farmland.....	2.46	0.33	94	2.17	0.33	93	2.29	0.30	95	2.25	0.33	94	2.20	0.36	93

## Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	67.38	61.87	53	60.28	57.91	48	66.84	61.05	52	60.87	57.15	49	64.94	57.46	50
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	11.13	20.07	22	10.84	19.43	25	11.29	19.86	24	11.64	19.43	26	13.88	20.75	30
Real estate loans secured by 1–4 family.....	2.14	2.35	50	2.19	2.45	50	2.12	2.43	50	2.31	2.64	48	3.02	3.15	50
Revolving .....	8.98	17.49	21	8.65	16.76	24	9.16	17.24	24	9.32	16.59	25	10.86	17.39	27
Closed-end.....	51.61	38.39	70	45.52	35.36	66	51.13	37.86	72	45.24	34.63	65	47.60	33.52	73
Construction and land development.....	8.25	5.82	69	7.86	5.29	74	8.57	5.65	75	8.55	5.26	77	12.23	5.09	92
1–4 family.....	1.38	1.29	61	1.21	1.05	66	1.39	1.18	61	1.32	0.93	67	1.96	0.94	76
Other.....	6.86	4.49	73	6.65	4.21	76	7.18	4.40	75	7.23	4.19	80	10.27	4.02	94
Multifamily.....	2.40	5.66	28	2.59	5.08	32	2.19	5.78	23	2.61	4.96	31	2.72	4.69	38
Nonfarm nonresidential .....	40.96	25	82	35.07	23.47	80	40.37	24.56	83	34.08	22.93	79	32.64	22.15	72
Owner-occupied.....	22.19	8.44	98	18.17	7.93	94	22.43	8.29	97	17.66	7.68	93	17.54	7.72	91
Other.....	18.77	16.32	58	16.90	15.25	57	17.94	15.94	57	16.42	14.95	56	15.10	14.34	53
Real estate loans secured by farmland.....	4.65	0.59	96	3.92	0.56	94	4.43	0.54	96	3.99	0.54	96	3.45	0.55	93
Real estate loans to depository institutions and acceptances of other banks.....	0	0.03	34	0.02	0.03	79	0	0.04	34	0.02	0.06	77	0	0.11	29
Commercial and industrial loans .....	23.57	18.81	68	30.85	23.16	74	23.77	18.86	68	30.19	22.17	79	24.39	19.53	69
Loans to individuals .....	1.37	6.52	37	1.37	6.02	38	1.45	6.24	39	1.39	6.13	37	1.63	7.13	34
Credit card loans .....	0.08	0.51	60	0.08	0.50	61	0.09	0.53	60	0.08	0.65	60	0.11	0.81	57
Agricultural loans.....	2.85	0.31	93	2.83	0.33	93	3.13	0.34	93	3.09	0.32	93	3.29	0.37	92
Other loans and leases.....	4.83	8.03	47	4.81	8.05	48	4.81	8.75	47	4.62	9.09	44	5.84	9.85	47
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	398.89	395.39	48	386.05	382.51	43	392.21	391.81	45	400.34	381.27	45	414.86	391.26	47
Real estate loans secured by 1–4 family.....	65.87	125.02	26	69.42	124.29	28	66.22	126.06	26	76.53	125.03	30	88.71	138.18	31
Revolving .....	12.68	14.84	51	14.01	16.14	52	12.46	15.44	50	15.22	17.42	51	19.29	21.26	52
Closed-end.....	53.19	108.83	23	55.41	106.79	28	53.75	108.85	26	61.32	106.14	30	69.41	115.20	29
Commercial real estate loans .....	305.50	249.33	63	291.50	237.40	61	299.99	245.88	60	297.57	234.65	62	304.09	229.44	62
Construction and land development.....	48.83	36.95	64	50.35	35.26	69	50.28	35.95	66	56.22	35.62	75	78.17	34.95	87
1–4 family.....	8.19	8.02	59	7.77	6.84	63	8.15	7.42	62	8.69	6.34	67	12.54	6.61	74
Other.....	40.64	28.49	67	42.57	28.01	71	42.14	28.11	72	47.53	28.16	78	65.62	27.32	90
Multifamily.....	14.18	37.99	29	16.59	34.02	33	12.83	38.66	26	17.18	32.74	35	17.39	31.04	41
Nonfarm nonresidential .....	242.49	160.85	77	224.57	157.71	74	236.88	158.05	77	224.16	155.06	71	208.53	152.10	63
Owner-occupied.....	131.36	53.96	95	116.34	52.99	92	131.64	52.99	93	116.18	52.37	91	112.08	53.07	88
Other.....	111.13	105.37	53	108.23	102.29	53	105.24	102.54	52	107.98	100.54	54	96.45	97.41	50
Real estate loans secured by farmland.....	27.51	3.46	95	25.13	3.50	94	26.01	3.22	95	26.24	3.44	95	22.07	3.60	94
Real estate loans to depository institutions and acceptances of other banks.....	0	0.18	34	0.13	0.18	81	0	0.21	34	0.13	0.28	78	0	0.44	29
Commercial and industrial loans .....	139.50	113.45	67	197.53	145.22	72	139.46	114.45	66	198.59	139.91	76	155.82	122.02	67
Loans to individuals .....	8.10	36.67	37	8.79	35.91	37	8.50	34.55	38	9.13	37.47	37	10.41	43.51	33
Credit card loans .....	0.46	2.64	61	0.48	2.59	61	0.51	2.77	61	0.54	3.30	60	0.68	4.34	58
Agricultural loans.....	16.90	1.66	94	18.15	1.94	93	18.35	1.86	93	20.33	1.88	94	20.99	2.18	94
Other loans and leases.....	28.59	47.86	43	30.80	47.52	48	28.25	51.06	41	30.36	49.54	44	37.31	52.44	49
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	29.43	30.57	45	27.38	27.81	50	28.71	30.07	46	27.61	27.32	49	30.12	26.45	55
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	174.24	198.65	44	175.33	185.94	46	168.46	195.33	41	181.58	183.76	49	192.45	178.57	53
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	305.60	256.17	62	291.67	243.39	61	300.09	252.85	60	297.76	240.85	60	304.53	236.10	60

## Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	3.39	10.28	16	6.87	11.92	28	3.94	11.47	17	6.58	11.17	30	6.36	7.63	57
Liquid assets .....	15.36	28.10	20	12.40	27.16	11	16.24	29.03	20	11.64	26.22	12	10.81	22.44	15
Investment securities .....	36.98	21.67	90	35.41	18.78	95	39.53	21.63	95	34.74	17.85	96	25.81	16.99	82
Net loans and leases .....	52.52	59.31	27	54.61	60.99	26	51.19	58.67	25	55.56	61.58	24	63.02	63.77	35
Net loans, leases and standby letters of credit .....	52.76	60.12	25	54.95	61.79	23	51.43	59.49	22	55.94	62.48	23	63.55	64.84	35
Core deposits .....	83.68	76.85	79	83.23	73.69	86	83.53	75.71	84	81.39	70.67	86	81.25	63.09	96
Noncore funding .....	3.75	9.46	25	3.65	11.95	16	2.48	10.30	9	4.65	14.13	18	4.35	19.36	5
Time deposits of \$250K or more .....	1.64	1.46	67	2.05	1.96	60	1.65	1.58	60	2.26	2.11	63	2.26	2.94	46
Foreign deposits .....	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos .....	0.50	1.11	45	0.56	1.22	48	0.64	1.23	51	0.67	1.47	47	0.66	1.94	45
Secured federal funds purchased .....	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold) .....	0.50	0.44	57	0.56	0.60	57	0.64	0.54	61	0.56	0.54	56	0.66	0.48	57
Commercial paper .....	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less .....	0.09	1.03	38	0.36	1.11	52	0.08	1	37	0.42	1.24	44	0.76	3.01	26
Earning assets that reprice within 1 year .....	44.17	36.68	68	30.27	38.67	26	39.20	37.37	55	30.85	39.38	26	34.06	39.29	31
Interest-bearing liabilities that reprice within 1 year .....	52.50	6.16	98	49.96	7.73	95	47.79	6.39	96	50.36	8.20	96	53.77	10.19	99
Long-term debt that reprices within 1 year .....	0.09	0.22	71	0.25	0.28	72	0.08	0.26	66	0.43	0.47	72	0.79	0.96	70
Net assets that reprice within 1 year .....	-8.43	29.01	1	-19.94	29.49	2	-8.68	29.65	1	-19.94	29.11	1	-20.50	26.63	0
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	0.41	-1.97	60	-3.80	-0.51	44	-1.65	-2.33	54	-2.28	3.20	35	-2.40	14.45	10
Net short-term noncore funding dependence .....	-0.12	-6.65	73	-5.11	-6.88	54	-2.22	-7.71	65	-4.33	-4.76	46	-4.01	3.38	22
Short-term investment / Short-term noncore funding .....	103.33	265.83	28	270.17	246.74	67	198.68	273.46	47	225.07	184.19	66	211.73	77.77	86
Liquid assets - short-term noncore funding / Nonliquid assets .....	14.27	35.38	24	11.26	30.67	20	17.02	36.68	27	9.86	28.18	24	8.75	16.97	39
Net loans and leases / Total deposits .....	60.60	73.06	21	64.04	76.22	17	60.10	72.79	21	66.42	79.43	17	75.37	90.31	17
Net loans and leases / Core deposits .....	62.76	78.05	18	65.61	83.77	17	61.28	78.25	17	68.26	88.34	12	77.56	103.93	10
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	0.29	-3.53	99	0.67	0.62	62	0.59	0.12	75	0.80	1.57	46	0.74	0.72	61
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-23.83	-8.82	4	0.89	1.31	45	-0.38	-0.25	43	7.40	4.31	84	0.11	1.36	19
Structured notes appreciation (depreciation) / Tier 1 capital .....		-0.15			0			-0.02			0.02			0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	1.15	20.27	25	1.32	12.84	41	1.11	14.28	37	1.43	11.38	43	2.68	12.67	44
Available-for-sale securities .....	98.56	77.97	77	98.36	85.49	63	98.62	83.77	67	98.26	87.23	60	96.78	85.40	54
U.S. Treasury securities .....	0.01	8.39	21	0.02	5.10	30	0.01	6.70	23	0.03	4.72	36	0.25	6.15	35
US agency securities (excluding mortgage-backed securities) .....	1.21	3.73	45	3.29	4.35	60	2.54	4.12	57	2.68	4.01	57	5.42	3.49	73
Municipal securities .....	24.18	7.89	85	28.22	9.71	85	28.47	8.22	89	27.71	9.83	82	23.42	7.75	86
Mortgage-backed securities .....	69.67	65.55	53	52.11	66.67	28	63.22	66.54	40	51.94	66.64	25	49.94	67.43	24
Asset-backed securities .....	4.46	2.78	70	15.92	1.97	94	5.38	2.50	77	17.19	1.91	95	20.29	1.66	95
Other debt securities .....	0.18	3.16	33	0.13	3.05	34	0.10	3.08	32	0.14	3.01	35	0.14	2.94	38
Mutual funds and equity securities .....	0.29	0.30	65	0.32	0.36	67	0.27	0.29	65	0.32	0.35	65	0.54	0.40	64
Debt securities 1 year or less .....	3.41	8.63	34	15.18	9.29	79	6.36	7.78	57	16.99	10.55	81	19.51	11.86	77
Debt securities 1 to 5 years .....	54.34	18.50	92	45.15	16.09	90	48.12	18.25	91	44.59	17.03	89	46.12	17.94	89
Debt securities over 5 years .....	41.96	70.45	13	39.35	72.48	11	45.25	71.11	15	38.11	69.86	15	33.83	66.02	17
Pledged securities .....	17.20	29.79	31	27.61	33.48	41	21.76	32.26	38	34.10	35.67	46	14.95	30.57	28
Structured notes, fair value .....	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	-47.99	-1.29	13	83.28	156.41	43	-35.60	27.98	10	40.19	183.32	28	125.02	26.69	87
Investment securities .....	10.08	28.40	27	80.19	31.91	86	22.47	31.36	45	82.51	23.62	91	26.67	11.75	81
Core deposits .....	5.97	14.47	25	39.42	29.18	82	10.45	16.94	32	35.81	26.88	83	16.91	11.23	74
Noncore funding .....	8.24	-10.65	81	38.06	-25.09	95	-42.68	-14.79	19	44.92	-12.18	94	-6.24	6.59	28

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....			4,118,737	3,258,618	2,973,732
Commit: Secured commercial real estate loans .....	1,002,678	627,346	1,014,755	632,325	724,391
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	334,143	274,753	224,733
Securities underwriting .....	46,852	61,396	47,373	69,255	70,635
Standby letters of credit .....	3,896	6,068	4,067	3,951	8,896
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	56,040	16,384	13,651	4,471	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	56,040	16,384	13,651	4,471	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	47,500	85,500	54,500	86,500	52,500
Written options contracts (interest rate) .....	34,751	54,369	37,046	42,078	74,105
Purchased options contracts (interest rate) .....	0	0	0	0	53,749
Interest rate swaps .....	1,125,888	1,009,596	950,390	1,050,570	924,676
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....					21.37	22.78	51	18.20	22.01	44	22.51	23.52	53		
Standby letters of credit .....	0.24	0.64	28	0.34	0.67	37	0.25	0.65	27	0.39	0.71	40	0.53	0.84	47
Commercial and similar letters of credit .....	0.02	0.02	71	0.03	0.02	78	0.02	0.02	73	0.02	0.02	72	0.07	0.02	84
Securities lent .....	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor) .....	0.29	0.26	68	0.09	0.28	59	0.07	0.24	59	0.02	0.35	55	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0.29	0.17	80	0.09	0.16	75	0.07	0.13	77	0.02	0.30	69	0	0.45	34
Derivative contracts .....	6.28	45.51	22	6.30	42.67	21	5.41	46.30	20	6.58	48.62	17	8.37	68.47	23
Interest rate contracts .....	6.28	33.09	25	6.30	30.32	23	5.41	32.46	20	6.58	34.36	19	8.37	47.31	25
Interest rate futures and forward contracts .....	0.25	4.02	54	0.47	4.59	52	0.28	3.25	52	0.48	6.21	44	0.40	10.67	47
Written options contracts (interest rate) .....	0.18	1.59	38	0.30	2	35	0.19	1.41	36	0.23	2.18	29	0.56	2.47	52
Purchased options contracts (interest rate) .....	0	1.35	22	0	1.45	22	0	1.31	23	0	1.46	22	0.41	2.65	61
Interest rate swaps .....	5.85	19.54	31	5.53	20.33	28	4.93	20.49	26	5.87	20.83	25	7	28.86	29
Foreign exchange contracts .....	0	6.48	26	0	6.19	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts .....	0	3.96	27	0	3.83	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange) .....	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange) .....	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps .....	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts .....	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts .....	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other) .....	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other) .....	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps .....	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....					41.36	44.98	59	36.07	42.82	58	38.33	45.53	56		

## Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	1,208,139	1,149,465	1,041,936	1,179,148	1,105,030
Interest rate contracts .....	1,208,139	1,149,465	1,041,936	1,179,148	1,105,030
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	47,500	85,500	54,500	86,500	52,500
Written options .....	34,751	54,369	37,046	42,078	74,105
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	34,751	54,369	37,046	42,078	74,105
Purchased options .....	0	0	0	0	53,749
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	53,749
Swaps .....	1,125,888	1,009,596	950,390	1,050,570	924,676
Held for trading.....	1,115,616	888,111	926,138	902,113	855,880
Interest rate contracts .....	1,115,616	888,111	926,138	902,113	855,880
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	92,523	261,354	115,798	277,035	249,150
Interest rate contracts .....	92,523	261,354	115,798	277,035	249,150
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	1,263,689	1,111,766	981,917	1,141,541	1,030,925
One year or less .....	50,491	86,804	11,616	143,491	72,500
Over 1 year to 5 years .....	225,452	149,320	95,208	105,002	114,074
Over 5 years .....	987,746	875,642	875,093	893,048	844,351
Gross negative fair value (absolute value) .....	11,717	29,796	25,194	54,433	21,191
Gross positive fair value.....	13,361	27,063	25,229	47,702	17,839
Held for trading.....	11,565	23,440	23,574	45,196	16,544
Non-traded.....	1,796	3,623	1,655	2,506	1,295
Current credit exposure on risk-based capital derivative contracts .....	13,361	28,398	26,504	47,702	16,755
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	100	93.91	75	100	94.52	76	100	94.17	75	100	94.10	77	100	93.44	80
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	3.18	25	0	3.16	25	0	3.47	25	0	3.49	25	0	3.20	22
Foreign exchange contracts .....	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards .....	3.93	10.22	50	7.44	12.82	53	5.23	11.16	49	7.34	14.05	49	4.75	13.49	43
Written options .....	2.88	6.03	49	4.73	8.11	51	3.56	6.28	50	3.57	8.18	41	6.71	5.91	66
Exchange-traded .....	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter .....	2.88	5.74	51	4.73	7.80	52	3.56	5.96	52	3.57	7.73	43	6.71	5.10	70
Purchased options .....	0	3.59	20	0	3.58	20	0	3.27	20	0	3.42	19	4.86	4.42	66
Exchange-traded .....	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter .....	0	3.11	21	0	3.15	21	0	2.87	21	0	2.86	21	4.86	3.35	71
Swaps .....	93.19	74.58	65	87.83	69.64	62	91.21	74.26	64	89.10	68.76	64	83.68	69.75	54
Held for trading .....	92.34	38.74	78	77.26	42.14	66	88.89	40.42	75	76.51	43.53	65	77.45	44.16	65
Interest rate contracts .....	92.34	32.48	89	77.26	36.29	74	88.89	34.15	86	76.51	36.62	75	77.45	37.24	75
Foreign exchange contracts .....	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts .....	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded .....	7.66	61.26	21	22.74	57.86	33	11.11	59.58	24	23.49	56.47	34	22.55	55.84	34
Interest rate contracts .....	7.66	57.41	21	22.74	54.11	34	11.11	56.71	24	23.49	53.82	35	22.55	52.22	35
Foreign exchange contracts .....	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts .....	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less) .....	104.60	92.63	87	96.72	90.92	51	94.24	92.53	36	96.81	91.48	53	93.29	93.86	32
One year or less .....	4.18	27.97	24	7.55	26.80	33	1.11	27.56	14	12.17	32.05	38	6.56	32.17	28
Over 1 year to 5 years .....	18.66	26.35	37	12.99	28.69	28	9.14	27.01	20	8.90	27.06	21	10.32	30.45	24
Over 5 years .....	81.76	29.53	95	76.18	30.03	94	83.99	29.89	96	75.74	29.56	92	76.41	28.09	91
Gross negative fair value (absolute value) .....	0.97	1.21	37	2.59	1.21	89	2.42	0.98	93	4.62	1.55	95	1.92	0.83	88
Gross positive fair value .....	1.11	1.52	43	2.35	1.70	81	2.42	1.34	92	4.05	2.23	91	1.61	1.19	73
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.01	0.06	30	0.02	0.05	47	0.02	0.04	51	0.04	0.07	59	0.02	0.06	53
Gross positive fair value (X) .....	0.01	0.06	25	0.02	0.07	29	0.02	0.05	36	0.03	0.09	36	0.01	0.07	33
Held for trading (X) .....	0.01	0.04	54	0.02	0.05	50	0.01	0.04	54	0.03	0.07	49	0.01	0.06	45
Non-traded (X) .....	0	0.01	25	0	0.01	28	0	0.01	26	0	0.02	25	0	0.01	36
Current credit exposure (X) .....	0.01	0.04	35	0.02	0.05	37	0.02	0.04	45	0.03	0.06	44	0.01	0.05	38
Credit losses on derivative contracts .....	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.10	0.47	35	0.24	0.61	36	0.21	0.46	44	0.40	0.85	41	0.17	0.73	40

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019						
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>															
Beginning balance .....		110,088		131,606		131,606		70,395		61,963					
Gross losses .....		13,217		2,126		8,743		32,722		13,590					
Write-downs, transfers to loans held-for-sale .....		0		0		0		0		0					
Recoveries .....		1,023		676		4,931		3,804		5,365					
Net losses .....		12,194		1,450		3,812		28,918		8,225					
Provision for loan and lease losses .....		2,628		16		-17,706		65,745		16,657					
Adjustments .....		0		0		0		24,384		0					
Ending balance .....		100,522		130,172		110,088		131,606		70,395					
Memo: Allocated transfer risk reserve (ATTRR) .....		0		0		0		0		0					
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
Provision for loan and lease losses / Average assets .....	0.05	0.04	67	0	-0.11	68	-0.10	-0.09	43	0.44	0.51	42	0.14	0.15	57
Provision for loan and lease losses / Average loans and leases .....	0.10	0.06	69	0	-0.20	68	-0.18	-0.16	41	0.73	0.82	48	0.21	0.24	56
Provision for loan and lease losses / Net loan and lease losses .....	21.55	49.50	42	1.10	-168.35	61	-464.48	-105.48	16	227.35	487.86	27	202.52	130.58	87
Allowance for loan and lease losses / Total loans and leases not held for sale .....	0.99	1.20	29	1.30	1.49	36	1.11	1.23	41	1.31	1.58	34	0.84	0.83	52
Allowance for loan and lease losses / Total loans and leases .....	0.99	1.17	31	1.29	1.47	38	1.10	1.20	42	1.31	1.55	37	0.84	0.81	51
Allowance for loan and lease losses / Net loans and leases losses (X) .....	2.06	38.27	5	22.44	18.09	73	28.88	21.39	76	4.55	11.58	26	8.56	8.03	69
Allowance for loan and lease losses / Nonaccrual assets .....	156.64	355.27	19	141.93	291.29	21	158.70	364.13	19	150.60	299.17	21	91.96	218.72	20
ALLL / 90+ days past due + nonaccrual loans and leases .....	156.04	284.19	30	141.66	246.27	27	157.45	287.08	28	149.37	244.34	29	87.28	151.73	29
Gross loan and lease losses / Average loans and leases .....	0.53	0.17	91	0.09	0.24	28	0.09	0.19	29	0.36	0.34	65	0.18	0.28	40
Recoveries / Average loans and leases .....	0.04	0.07	40	0.03	0.08	23	0.05	0.08	37	0.04	0.07	33	0.07	0.08	53
Net losses / Average loans and leases .....	0.49	0.09	93	0.06	0.16	37	0.04	0.11	32	0.32	0.27	68	0.11	0.21	42
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses .....	11.70	10.98	60	2.07	7.39	14	15.07	34.67	18	27.99	33.98	47	25.21	36.22	38
Earnings coverage of net loan and lease losses (X) .....	4.74	38.54	27	47.01	25.70	76	67.56	39.72	76	8.29	22.91	37	24.41	24.40	67
Net Loan and Lease Losses By Type	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
Real estate loans .....	0.12	-0.01	94	0.01	0.03	54	0.03	0.02	72	0.23	0.04	95	0.03	0.01	68
Real estate loans secured by 1–4 family .....	-0.02	-0.02	43	-0.02	-0.01	33	0.01	-0.02	82	0.01	0.01	64	0.04	0.01	81
Revolving .....	-0.26	-0.08	13	-0.02	-0.03	38	0.02	-0.07	82	0.01	0.01	62	0.07	0.02	76
Closed-end .....	0.03	-0.02	91	-0.02	-0.01	32	0.01	-0.01	82	0.02	0	72	0.03	0	84
Commercial real estate loans .....	0	0	77	0	0.05	31	0.04	0.04	66	0.29	0.07	88	-0.01	0.01	21
Construction and land development .....	0	-0.02	43	0	0	37	0	0	76	-0.01	0	29	0	-0.01	44
1–4 family .....	0	0	58	0	0	58	0	0	57	0	0	59	0	0	87
Other .....	0	-0.01	39	0	0	31	0	0	80	-0.01	0	25	-0.01	-0.01	35
Multifamily .....	-0.07	0	4	0	0	54	-0.01	0.01	7	-0.01	0	13	-0.09	0	4
Nonfarm nonresidential .....	0.01	0.01	79	0	0.07	26	0.05	0.05	65	0.39	0.11	88	0	0.02	45
Owner-occupied .....	0.01	0	90	0	0.01	24	0	0.01	70	0.39	0.02	99	0	0.01	28
Other .....	0	0	54	0	0.06	41	0.04	0.04	68	0	0.08	32	0	0.01	53
Real estate loans secured by farmland .....	1.73	0	98	0.19	0	94	0.02	0	90	0.13	0.02	87	0.39	0.01	97
Commercial and industrial loans .....	0.70	0.11	91	0.08	0.20	46	-0.04	0.17	9	0.45	0.47	55	0.26	0.37	44
Loans to individuals .....	14.75	0.70	99	1.36	1.06	66	0.64	0.71	57	0.65	1.13	43	0.81	1.17	47
Credit card loans .....	4.25	1.88	89	4.68	2.41	89	4.76	1.84	91	5.04	2.92	87	12.93	3.11	95
Agricultural loans .....	0	0	54	0	0.02	50	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions .....			0		0			0		0		0		0	
Other loans and leases .....	0.65	0.16	88	0.16	0.09	75	0.39	0.10	88	0.09	0.15	61	0.10	0.15	57

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30–89 days past due loans and leases.....		10,547		16,281		7,712		23,082		27,924
90+ days past due loans and leases .....		246		171		550		720		4,105
Nonaccrual loans and leases.....		64,174		91,718		69,369		87,386		76,548
Total past due and nonaccrual loans and leases.....		74,967		108,170		77,631		111,188		108,577
Restructured 30–89 days past due .....		0		0		0		0		0
Restructured 90+ days past due .....		0		0		0		0		0
Restructured nonaccrual .....		9,262		3,690		9,539		3,824		3,794
Total restructured loans and leases .....		9,262		3,690		9,539		3,824		3,794
30–89 days past due loans held for sale .....		0		0		0		0		0
90+ days past due loans held for sale .....		0		0		0		0		0
Nonaccrual loans held for sale .....		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance .....		881		2,394		817		2,371		3,794
Other real estate owned.....		1,422		6,236		1,927		6,624		6,914
<b>Other Assets</b>										
30–89 days past due .....		0		0		0		0		0
90+ days past due .....		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
<b>Percent of Loans and Leases</b>										
30–89 days past due loans and leases.....	0.10	0.32	19	0.16	0.33	28	0.08	0.32	9	0.23
90+ days past due loans and leases .....	0	0.10	29	0	0.11	25	0.01	0.10	29	0.01
Nonaccrual loans and leases.....	0.63	0.44	79	0.91	0.65	75	0.70	0.46	80	0.87
90+ days past due and nonaccrual loans and leases.....	0.63	0.59	62	0.91	0.82	65	0.70	0.62	65	0.87
30–89 days past due restructured.....	0	0.01	17	0	0.01	20	0	0.01	21	0
90+ days past due restructured .....	0	0	31	0	0	30	0	0	30	0
Nonaccrual restructured.....	0.09	0.10	60	0.04	0.13	27	0.10	0.10	55	0.04
30–89 days past due loans held for sale .....	0	0	39	0	0	41	0	0	40	0
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale .....	0	0	40	0	0	39	0	0	40	0
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30–89 days past due assets .....	0.10	0.32	19	0.16	0.33	28	0.08	0.32	9	0.23
90+ days past due assets .....	0	0.10	27	0	0.11	23	0.01	0.10	27	0.01
Nonaccrual assets .....	0.63	0.45	79	0.91	0.66	73	0.70	0.47	80	0.87
30+ days past due and nonaccrual assets .....	0.73	0.94	48	1.07	1.18	55	0.78	0.97	49	1.10
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.33	0.35	60	0.50	0.50	61	0.36	0.36	61	0.49
90+ days past due and nonaccrual assets + other real estate owned .....	0.34	0.36	57	0.54	0.53	61	0.37	0.37	60	0.53
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>										
Total assets .....	0.35	0.41	53	0.55	0.58	51	0.37	0.41	54	0.54
Allowance for loan and lease losses .....	66.13	62.77	60	77.09	69.27	65	65.50	62.64	63	73.23
Equity capital + allowance for loan and lease losses .....	3.27	3.67	47	4.59	5.03	52	3.15	3.60	46	4.36
Tier 1 capital + allowance for loan and lease losses.....	3.86	4.23	54	6.37	5.96	61	4.24	4.30	57	6.29
Loans and leases + other real estate owned .....	0.65	0.69	56	0.99	0.97	58	0.72	0.71	58	0.96

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due.....	0.07	0.26	17	0.19	0.31	33	0.09	0.26	24	0.23	0.39	35	0.33	0.38	52
	90+ days past due .....	0	0.13	18	0	0.13	33	0	0.12	32	0	0.16	14	0	0.16	34
	Nonaccrual.....	0.63	0.51	71	1.08	0.76	78	0.70	0.52	72	0.96	0.76	71	0.73	0.46	78
Commercial and industrial	30–89 days past due.....	0.17	0.26	49	0.12	0.22	43	0.05	0.24	16	0.27	0.23	67	0.29	0.31	59
	90+ days past due .....	0.01	0.03	56	0	0.02	42	0.02	0.04	60	0.02	0.03	62	0.18	0.05	87
	Nonaccrual.....	0.73	0.53	75	0.64	0.69	58	0.77	0.57	70	0.71	0.75	53	1.47	0.83	79
Individuals	30–89 days past due.....	0.40	0.67	35	0.19	0.53	26	0.15	0.63	22	0.33	0.83	27	0.56	0.83	36
	90+ days past due .....	0	0.08	21	0	0.11	20	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual.....	0.20	0.16	67	0.43	0.22	77	0.23	0.17	71	0.70	0.28	86	0.68	0.17	92
Depository institution loans	30–89 days past due.....		0		0	0.01	44		0.01		0	0	46		0	
	90+ days past due .....		0		0	0	50		0		0	0	46		0	
	Nonaccrual.....		0.01		0	0	47		0		0	0	47		0	
Agricultural	30–89 days past due.....	0	0.16	31	0	0.17	31	0	0.07	30	0.07	0.17	64	0	0.24	26
	90+ days past due .....	0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....	0	0.71	26	0	0.44	25	0	0.70	27	0.45	0.49	69	0	0.67	22
Foreign governments	30–89 days past due.....		0			0.03			0.50			0			0.07	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual.....		0.23			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due.....	0.22	0.13	75	0.07	0.13	60	0.10	0.12	65	0.06	0.18	53	0.69	0.20	88
	90+ days past due .....	0	0.01	34	0	0.01	75	0	0.01	34	0	0.01	33	0.05	0.01	88
	Nonaccrual.....	0.59	0.08	91	1.12	0.15	93	0.81	0.09	94	0.98	0.15	93	1.16	0.13	96

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due .....	0.12	0.44	17	0.51	0.47	64	0.08	0.46	6	0.19	0.65	13	0.57	0.67	56
	90+ days past due .....	0	0.25	21	0.01	0.28	45	0	0.24	39	0	0.33	16	0.02	0.31	40
	Nonaccrual .....	0.70	0.68	61	1.48	0.88	80	0.91	0.71	72	1.42	0.89	78	1.32	0.73	85
Revolving	30–89 days past due .....	0.09	0.27	28	0.07	0.31	20	0.02	0.28	20	0.14	0.48	21	0.75	0.45	79
	90+ days past due .....	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual .....	0.27	1.02	28	0.76	1.31	50	0.36	1.18	32	0.77	1.13	54	0.49	1	38
Closed-end	30–89 days past due .....	0.13	0.46	19	0.62	0.48	67	0.10	0.49	11	0.20	0.65	17	0.51	0.70	45
	90+ days past due .....	0	0.28	21	0.01	0.31	47	0	0.26	40	0	0.38	17	0.02	0.35	44
Junior lien	Nonaccrual .....	0.81	0.66	70	1.66	0.85	87	1.04	0.67	81	1.58	0.87	83	1.55	0.70	88
	30–89 days past due .....	0.01	0.01	46	0.02	0.01	77	0.01	0.01	47	0.02	0.02	61	0.06	0.02	84
	90+ days past due .....	0	0	36	0	0	35	0	0	36	0	0	32	0	0	29
	Nonaccrual .....	0.05	0.03	74	0.14	0.05	87	0.04	0.03	65	0.13	0.04	88	0.12	0.04	85
Commercial real estate	30–89 days past due .....	0.04	0.16	26	0.12	0.22	46	0.09	0.15	52	0.23	0.26	61	0.26	0.18	74
	90+ days past due .....	0	0.01	30	0	0.02	24	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual .....	0.51	0.37	73	0.81	0.62	69	0.49	0.38	68	0.64	0.62	54	0.24	0.23	64
Construction and development	30–89 days past due .....	0.04	0.19	48	0.05	0.22	40	0.03	0.17	49	0.29	0.28	67	0.56	0.28	77
	90+ days past due .....	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.02	33
1–4 family	Nonaccrual .....	0.28	0.17	77	0.07	0.50	42	0.04	0.20	45	0.10	0.41	47	0.11	0.20	56
	30–89 days past due .....	0	0.03	29	0	0.03	30	0.03	0.02	75	0.05	0.03	73	0.02	0.06	58
	90+ days past due .....	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
Other	Nonaccrual .....	0.21	0.02	93	0.02	0.02	74	0.02	0.01	76	0.04	0.03	75	0.02	0.02	71
	30–89 days past due .....	0.04	0.14	60	0.05	0.16	48	0.01	0.13	48	0.25	0.22	70	0.54	0.20	83
	90+ days past due .....	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual .....	0.08	0.14	64	0.05	0.43	42	0.03	0.16	49	0.06	0.35	45	0.09	0.17	59
Multifamily	30–89 days past due .....	0	0.06	29	0	0.08	27	0	0.07	27	0.03	0.09	52	0.05	0.08	61
	90+ days past due .....	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual .....	0	0.12	25	0.11	0.13	65	0	0.17	21	0.12	0.11	68	0	0.05	21
Nonfarm non-residential	30–89 days past due .....	0.04	0.13	28	0.15	0.20	50	0.10	0.13	59	0.22	0.23	62	0.17	0.14	61
	90+ days past due .....	0	0.01	34	0	0.02	27	0	0.01	31	0	0.02	26	0	0.03	22
Owner Occupied	Nonaccrual .....	0.59	0.45	70	1.02	0.78	67	0.61	0.45	70	0.82	0.80	57	0.31	0.28	63
	30–89 days past due .....	0.01	0.04	35	0.01	0.06	35	0	0.04	22	0.09	0.07	67	0.15	0.07	82
	90+ days past due .....	0	0	38	0	0	33	0	0	37	0	0	33	0	0.01	26
Other	Nonaccrual .....	0.28	0.17	72	0.36	0.32	62	0.28	0.17	77	0.40	0.27	71	0.25	0.16	72
	30–89 days past due .....	0.03	0.08	49	0.13	0.12	63	0.10	0.08	75	0.14	0.14	66	0.02	0.07	33
	90+ days past due .....	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual .....	0.31	0.24	67	0.66	0.40	73	0.33	0.23	71	0.42	0.44	57	0.06	0.10	48
Farmland	30–89 days past due .....	0.30	0.17	80	0.16	0.13	72	0.13	0.10	74	0.35	0.11	85	0.24	0.23	67
	90+ days past due .....	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual .....	1.80	0.67	85	3.19	1.14	83	2.67	0.69	87	3.16	1.13	84	5.12	0.84	93
Credit card	30–89 days past due .....	0.81	0.87	41	0.47	0.75	25	0.38	0.81	19	0.44	0.95	25	0.91	1.19	21
	90+ days past due .....	0	0.45	16	0	0.56	14	0	0.45	14	0	0.63	13	0	0.78	12
	Nonaccrual .....	0.48	0.12	87	0.49	0.10	89	0.38	0.10	87	0.63	0.05	93	0.60	0.11	87

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,115,418	1,105,671	1,114,231	1,104,177	876,561										
Retained earnings .....	992,655	833,171	962,994	791,630	702,502										
Accumulated other comprehensive income (AOCI) .....	-286,921	6,660	-5,752	72,719	-926										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	1,821,152	1,945,502	2,071,473	1,968,526	1,578,137										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	596,253	603,576	597,819	605,381	480,635										
Accumulated other comprehensive income-related adjustments .....	-286,921	6,660	-5,752	72,719	-926										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,511,820	1,335,266	1,479,406	1,290,426	1,098,428										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,511,820	1,335,266	1,479,406	1,290,426	1,098,428										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	110,705	110,705	110,705	110,705	145,154										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	110,705	110,705	110,705	110,705	145,154										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	110,705	110,705	110,705	110,705	145,154										
<b>Tier 1 Capital</b>															
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	177,596	44,678	177,522	44,657	74,286										
Non-qualifying capital instruments .....	147,558	146,568	147,316	146,323	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	116,601	144,838	125,551	146,937	70,643										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	441,755	336,084	450,389	337,917	144,929										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	441,755	336,084	450,389	337,917	144,929										
Exited advanced approach tier 2 capital .....															
Total capital .....	2,064,280	1,782,055	2,040,500	1,739,048	1,388,511										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	19,229,872	17,964,723	19,151,691	16,401,152	12,798,770										
Less: Deductions from common equity tier 1 capital .....	596,253	603,576	597,819	605,381	480,635										
Less: Other deductions .....	0	143,727	0	263,887	0										
Total assets for leverage ratio .....	18,633,619	17,217,420	18,553,872	15,531,884	12,318,135										
Total risk-weighted assets .....	13,189,572	11,638,588	12,829,318	11,819,037	10,098,515										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	11.46	12.18	43	11.47	12.54	37	11.53	12.37	38	10.92	12.35	30	10.88	12.11	30
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A .....	12.30	12.88	43	12.42	13.31	41	12.39	13.11	41	11.85	13.08	31	12.31	12.78	48
Tier 1 capital, column B .....	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A .....	15.65	14.72	72	15.31	15.37	56	15.91	14.91	72	14.71	15.23	48	13.75	14.36	49
Total capital, column B .....	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage .....	8.71	9.06	43	8.40	9.15	30	8.57	8.98	41	9.02	9.13	48	10.10	9.76	63
Supplementary leverage ratio, advanced approaches HCs .....		6.62			7.94			6.71			8.72			7.41	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		0			0			0			0			0			
Total property and casualty assets .....		0			0			0			0			0			
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		0			0			0			0			0			
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....		0			0			0			0			0			
Total insurance underwriting equity .....		0			0			0			0			0			
Total property and casualty equity .....		0			0			0			0			0			
Total life and health equity .....		0			0			0			0			0			
Total insurance underwriting net income .....		0			0			0			0			0			
Total property and casualty .....		0			0			0			0			0			
Total life and health .....		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0			0			
Unearned premiums (P/C) .....		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H) .....		0			0			0			0			0			
Separate account liabilities (L/H) .....		0			0			0			0			0			
Insurance activities revenue .....		145			155			586			598			786	-6.45	-68.68	
Other insurance activities income .....		145			155			586			598			786	-6.45	-68.68	
Insurance and reinsurance underwriting income .....		0			0			0			0			0			
Premiums .....		0			0			0			0			0			
Credit related insurance underwriting .....		0			0			0			0			0			
Other insurance underwriting .....		0			0			0			0			0			
Insurance benefits, losses, expenses .....		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries .....		0			0			0			0			0			
Life insurance assets .....		192,267			188,521			191,722			187,664			171,625	1.99	63.47	
<b>Analysis Ratios</b>																	
03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019					
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37		
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	50.48			54.39			53.11			53.67			51.47				
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	49.52			45.61			46.89			46.33			48.53				
Separate account assets (L/H) / Total life assets .....	11.64			12.21			13.40			11.24			7.26				
Insurance activities revenue / Adjusted operating income .....	0.09	0.38	57	0.09	0.38	54	0.08	0.36	52	0.10	0.41	54	0.14	0.47	56		
Premium income / Insurance activities revenue .....	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	7.32	37		
Credit related premium income / Total premium income .....	37.50			33.33			32.99			38.23			34.91				
Other premium income / Total premium income .....	62.50			66.67			67.01			61.77			65.09				
Insurance underwriting net income / Consolidated net income .....	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39		
Insurance net income (P/C) / Equity (P/C) .....	25.60			22.15			23.22			15.59			19.86				
Insurance net income (L/H) / Equity (L/H) .....	150.40			3.56			4.49			3.62			5.13				
Insurance benefits, losses, expenses / Insurance premiums .....	2,703.20			1,367.96			927.51			447.82			233.61				
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0.07			0.07			0.07			0.15			
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0			0.15			
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	11.16	12.22	43	11.96	11	52	11.28	12	42	12.24	11.03	52	13.06	11.51	55		
<b>Broker-Dealer Activities</b>																	
Net assets of broker-dealer subsidiaries (\$000) .....		0			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34		

## Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	0	0	0	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.70			0.69			0.66			0.87			1.25	
Cost: Interest-bearing deposits.....		0.14			0.13			0.14			0.42			1.19	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans .....		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions .....		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases.....		10.28			-6.17			6.83			-2.40			22.48	
Total selected assets.....		17.19			-2.56			9.48			2.04			12.40	
Deposits .....		-5.48			2.95			0.73			3.46			10.36	

**Servicing, Securitization and Asset Sale Activities—Part 1**

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Activity</b>								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans .....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....	0.45	0.66	0.62	0.84	0.32
Dollar Amount in Thousands					
	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commcial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets .....	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
<b>Net Losses on Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	45,076	28,691	323,262	197,336	224,760	57.11	91.19
Dividends .....	0	0	163,500	83,000	129,000		-100.00
Interest .....	0	0	0	0	0		
Management and service fees .....	45,076	28,691	159,762	114,336	95,760	57.11	198.99
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	0	0	0	0	8,011		-100.00
Dividends .....	0	0	0	0	8,000		
Interest .....	0	0	0	0	11		-100.00
Management and service fees .....	0	0	0	0	0		-100.00
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	45,076	28,691	323,262	197,336	232,771	57.11	89.36
Securities gains (losses) .....	0	0	0	0	0		-100.00
Other operating income .....	320	402	2,369	1,950	896	-20.40	295.06
Total operating income .....	45,396	29,093	325,631	199,286	233,667	56.04	70.04
<b>Operating Expenses</b>							
Personnel expenses .....	34,550	27,317	121,470	87,311	74,340	26.48	182.83
Interest expense .....	2,174	1,618	7,057	6,675	7,077	34.36	25.66
Other expenses .....	15,294	4,003	68,225	51,320	52,061	282.06	109.59
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	52,018	32,938	196,752	145,306	133,478	57.93	144.87
Income (loss) before taxes .....	-6,622	-3,845	128,879	53,980	100,189		
Applicable income taxes (credit) .....	-1,693	-1,040	-15,676	-10,528	-14,633		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	-4,929	-2,805	144,555	64,508	114,822		
Equity in undistributed income of subsidiaries .....	48,018	55,619	75,368	73,430	34,307	-13.67	354.80
Bank subsidiaries .....	48,030	55,620	75,379	73,475	45,038	-13.65	360.41
Nonbank subsidiaries .....	-12	-1	-11	-45	-10,731		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	43,089	52,814	219,923	137,938	149,129	-18.41	139.25
<b>Memoranda</b>							
Bank net income .....	48,030	55,620	238,879	156,475	174,038	-13.65	153.70
Nonbank net income .....	-12	-1	-11	-45	-2,731		
Subsidiary holding companies' net income .....	0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		2,023,655	86.53	2,217,245	94.01	2,256,938	86.68	2,228,703	1,759,840	-8.73	119.15
Common and preferred stock .....		2,023,655	86.53	2,217,245	94.01	2,256,938	86.68	2,228,703	1,759,840	-8.73	119.15
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....		6,088	0.26	6,109	0.26	6,099	0.23	6,110	6,155	-0.34	-78.15
Common and preferred stock .....		6,088	0.26	6,109	0.26	6,099	0.23	6,110	6,155	-0.34	-72.16
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	-100.00
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		214,178	9.16	71,271	3.02	259,818	9.98	84,619	61,757	200.51	274.77
Cash and due from unrelated depository institution .....		70	0	43	0	12	0	109	109	62.79	-58.58
Premises, furnishings, fixtures and equipment .....		21,188	0.91	9,853	0.42	12,635	0.49	9,005	4,266	115.04	300.08
Intangible assets .....		0	0	0	0	0	0	0	0	0	
Other assets .....		73,537	3.14	54,063	2.29	68,385	2.63	59,258	44,736	36.02	204.63
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		2,338,716	100.00	2,358,584	100.00	2,603,887	100.00	2,387,804	1,876,863	-0.84	125.30
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		994	0.04	21,040	0.89	345	0.01	22,101	0	-95.28	
Borrowings with maturity over 1 year .....		9,582	0.41	22,294	0.95	1,087	0.04	23,083	52,607	-57.02	-73.88
Subordinated notes and debentures .....		222,360	9.51	74,464	3.16	222,265	8.54	74,428	74,286	198.61	143.86
Other liabilities .....		26,365	1.13	38,012	1.61	50,696	1.95	42,638	26,490	-30.64	95.02
Balance due to subsidiaries and related institutions .....		147,558	6.31	146,567	6.21	147,316	5.66	146,323	145,343	0.68	27.95
Total liabilities .....		406,859	17.40	302,377	12.82	421,709	16.20	308,573	298,726	34.55	58.49
Equity Capital .....		1,931,857	82.60	2,056,207	87.18	2,182,178	83.80	2,079,231	1,578,137	-6.05	147.26
Perpetual preferred stock (income surplus) .....		110,705	4.73	110,705	4.69	110,705	4.25	110,705	0	0.00	11702.24
Common stock .....		42,370	1.81	42,174	1.79	42,275	1.62	42,094	36,704	0.46	58.84
Common surplus .....		1,073,048	45.88	1,063,497	45.09	1,071,956	41.17	1,062,083	839,857	0.90	205.34
Retained earnings .....		992,655	42.44	833,171	35.33	962,994	36.98	791,630	702,502	19.14	130.20
Accumulated other comprehensive income .....		-286,921	-12.27	6,660	0.28	-5,752	-0.22	72,719	-926		
Other equity capital components .....		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital .....		2,338,716	100.00	2,358,584	100.00	2,603,887	100.00	2,387,804	1,876,863	-0.84	125.30
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		147,558	6.31	146,567	6.21	147,316	5.66	146,323	145,343	0.68	27.95
Notes payable to subsidiaries that issued TPS .....		147,558	6.31	146,567	6.21	147,316	5.66	146,323	145,343	0.68	27.95
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct													
<b>Profitability</b>																
Net income / Average equity capital .....	8.15	9.94	33	10.18	12.54	33	10.32	11.94	41	8.05	7.29	55	10.13	9.68	60	
Bank net income / Average equity investment in banks .....	8.98	10.44	40	10.01	12.55	33	10.64	11.80	47	8.36	7.45	58	10.50	10.51	57	
Nonbank net income / Average equity investment in nonbanks .....	-0.79	11.36	12	-0.07	12.53	12	-0.18	13.12	8	-0.73	9.75	12	-21.06	7.89	4	
Subsidiary HCs net income / Average equity investment in sub HCs .....	8.34			11.69			10.11				7.01			8.55		
Bank net income / Parent net income .....	111.47	97.54	91	105.31	95.97	80	108.62	96.79	87	113.44	88.16	88	116.70	82.22	95	
Nonbank net income / Parent net income .....		3.43			2.83			3.40			3.59			5.93		
Subsidiary holding companies' net income / Parent net income .....		80.23			65.70			65.35			68.34				74	
<b>Leverage</b>																
Total liabilities / Equity capital .....	21.06	16.87	71	14.71	17.74	56	19.33	16.81	70	14.84	20.06	56	18.93	20.43	68	
Total debt / Equity capital .....	12.06	11.65	63	5.73	11.90	40	10.25	11.71	56	5.75	14.41	37	8.04	14.31	55	
Total debt + notes payable to subs that issued TPS / Equity capital .....	19.70	13.71	73	12.86	14.30	55	17	13.63	73	12.79	16.67	53	17.25	16.36	69	
Total debt + Loans guaranteed for affiliate / Equity capital .....	12.06	11.72	62	5.73	12.02	39	10.25	11.77	56	5.75	14.68	37	8.04	14.56	54	
Total debt / Equity capital – excess over fair value .....	12.06	11.75	63	5.73	12	40	10.25	11.81	56	5.75	14.52	37	8.04	14.51	55	
Long-term debt / Equity capital .....	12.01	11.08	63	4.71	11.33	35	10.24	10.95	56	4.69	13.56	31	8.04	13.04	57	
Short-term debt / Equity capital .....	0.05	0.49	81	1.02	0.52	83	0.02	0.57	77	1.06	0.77	79	0	1.02	36	
Current portion of long-term debt / Equity capital .....	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40	
Excess cost over fair value / Equity capital .....	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38	
Long-term debt / Consolidated long-term debt .....	57.46	40.81	60	27.93	35.48	42	56.95	39.86	60	21.46	34.67	35	42.96	28.44	64	
<b>Double Leverage</b>																
Equity investment in subs / Equity capital .....	105.07	103.47	63	108.13	102.85	79	103.71	103.22	57	107.48	102.81	78	111.90	103.22	87	
Total investment in subs / Equity capital .....	105.07	108.45	50	108.13	108.21	67	103.71	108.40	45	107.48	110.16	62	111.90	111.07	73	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....																
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....																
<b>Double Leverage Payback</b>																
Equity investment in subs – equity cap / Net income (X) .....	0.57	0.38	66	0.79	0.22	83	0.37	0.29	62	1.13	0.47	77	1.26	0.36	86	
Equity investment in subs – equity cap / Net income-div (X) .....	0.83	1.31	51	1.01	0.74	72	0.47	1.05	37	1.50	1.82	56	1.51	1.22	65	
<b>Coverage Analysis</b>																
Operating income-tax + noncash / Operating expenses + dividends .....	76.67	129.62	31	74.81	111.20	33	143.15	152.85	55	121.93	136.59	50	160.67	177.68	50	
Cash from ops + noncash items + op expense / Op expense + dividend .....	34.65	125.04	22	79.83	98.58	38	146.06	154.48	53	120.56	147.24	45	159.19	190.27	41	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	35.07	98.29	21	77.22	85.35	39	163.84	98.54	88	116.96	134.08	53	115.22	116.34	57	
Pretax operating income + interest expense / Interest expense .....	-204.60	2,251.18	6	-137.64	1,142.88	5	1,926.26	1,835.33	66	908.69	2,016.32	46	1,515.70	1,968.54	57	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	-84.77	1,728.15	10	-20.72	1,357.31	13	1,102.87	1,770.77	49	497.70	1,539.23	31	765.97	1,632.83	34	
Dividends + interest from subsidiaries / Interest expense + dividends .....	0	145.40	4	0	117.86	3	293.98	174.12	82	204.46	150.43	78	432.43	210.80	90	
Fees + other income from subsidiaries / Salary + other expenses .....	90.43	9.52	94	91.61	13.36	96	84.22	11.92	93	82.48	13.95	93	75.76	16.52	88	
Net income / Current part of long-term debt + preferred dividends (X) .....	21.41	20.52	55	26.24	33.13	56	27.32	47.61	60	30.99	35.64	72		57.11		
<b>Other Ratios</b>																
Net assets that reprice within 1 year / Total assets .....	-1.17	3.42	11	-2.28	3.97	8	-1.96	3.44	9	-2.45	3.85	10	-1.26	2.64	14	
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>																
90+ days past due .....		0.24			0.05			0.17			0.10			0.04		
Nonaccrual .....		0.75			1.22			0.92			1.03			0.54		
Total .....		1			1.27			1.09			1.13			0.58		
<b>Guaranteed Loans as a Percent of Equity Capital</b>																
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries .....	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46	
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Total .....	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46	
<b>As a Percent of Consolidated Holding Company Assets</b>																
Nonbank assets of nonbank subsidiaries .....	0.84	1.70	79	0.87	1.80	78	0.83	1.76	79	0.88	2.66	75	1.12	5.62	71	
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50	
Combined foreign nonbank subsidiary assets .....	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36	

## Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....		64.91			74.87			33.59	66.37	24	52.58	81.10	29	21.43	57.84
Dividends declared / Net income .....	31.16	33.46	42	21.34	23.13	41	22.08	28.27	38	24.59	42.29	26	16.50	33.08	21
Net income – dividends / Average equity.....	5.61	6.76	45	8.01	9.52	44	8.04	8.62	48	6.07	4.14	73	8.46	6.46	78
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	0	124.34	14	0	101.14	15	336.70	155.92	85	244.70	132.17	82	524.24	178.13	92
Dividends from nonbank subsidiaries .....	0	1.65	31	0	3.28	30	0	4.90	22	0	3.41	23	32.51	7.53	88
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....	0	153.16	7	0	128.99	8	336.70	203.53	81	244.70	174.85	77	556.75	260.40	88
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	0	43.39	14	0	30.63	14	68.44	45.96	68	53.04	60.28	46	74.12	66.55	60
Interest income from bank subsidiaries.....	0	0.15	27	0	0.12	24	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries .....	93.85	0.75	98	51.58	1.08	98	66.88	0.88	98	73.07	1.47	98	55.02	1.55	98
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries.....	93.85	49.34	80	51.58	33.49	66	135.32	51.33	96	126.11	62.88	91	129.14	69.36	92
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		31.46			47.24			62.63			56.39			82.95	
Interest income from nonbank subsidiaries.....		2.20			2.80			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries .....		0.46			0.53			0.37			0.86			1.92	
Other income from nonbank subsidiaries.....		0.06			0.09			0.07			0.16			1.06	
Operating income from nonbank subsidiaries .....		39.06			69.48			87.22			79.84			150.41	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		11.88			6.44			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20			76.49	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	0	60.28	15	0	58.57	15	50.21	74.16	22	41.65	69.76	22	55.21	67.32	26
Interest income from bank subsidiaries.....	0	1.04	25	0	0.72	23	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries .....	99.30	1.48	98	98.62	4.11	98	49.06	1.44	99	57.37	1.87	98	40.98	1.81	97
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries .....	99.30	73.91	50	98.62	71.70	58	99.27	83.13	62	99.02	82.20	61	96.19	78.80	40
Dividends from nonbank subsidiaries .....	0	4.30	30	0	5.32	29	0	3.07	21	0	1.95	23	3.42	2.65	78
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	1.19	63
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries .....	0	6.88	25	0	10.59	21	0	4.67	14	0	4.70	16	3.43	7.29	71
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....	14,844.87	225.56	96	696.61	142.34	92	42,700.29	158.10	96	662.07	135.13	90	83.37		
Loans and advances from subsidiaries / Total debt .....	63.35	28.43	81	124.42	29.59	93	65.86	26.38	83	122.33	27.08	94	114.54	28.33	91